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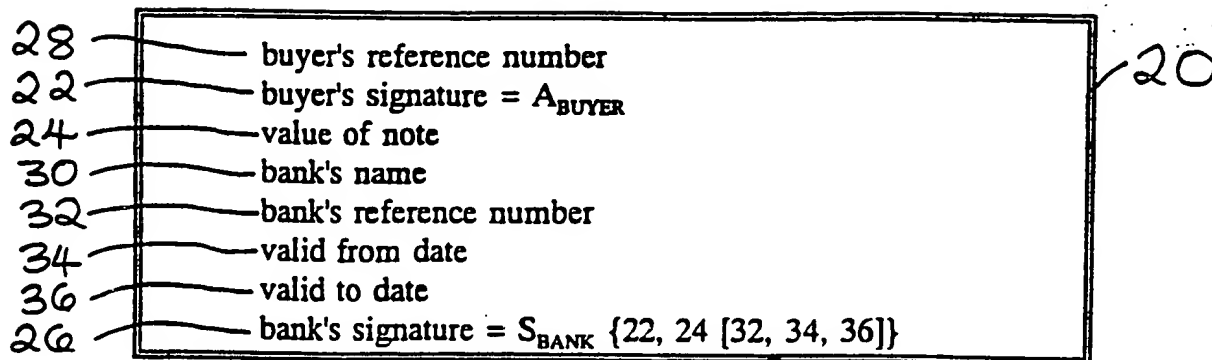


FIGURE 2

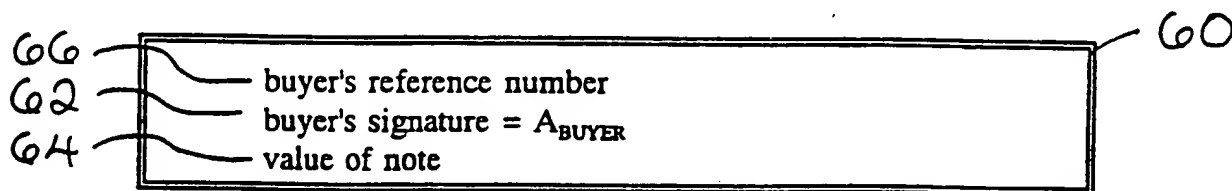


FIGURE 5

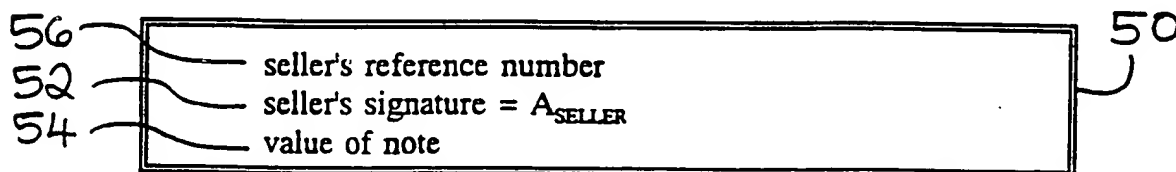


FIGURE 4

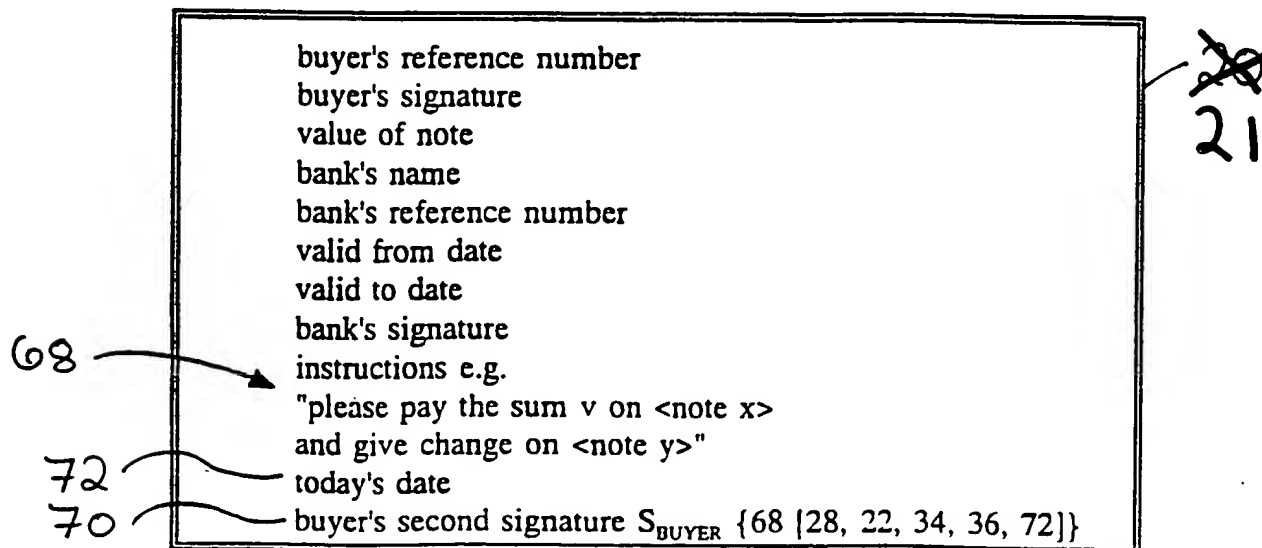


FIGURE 6

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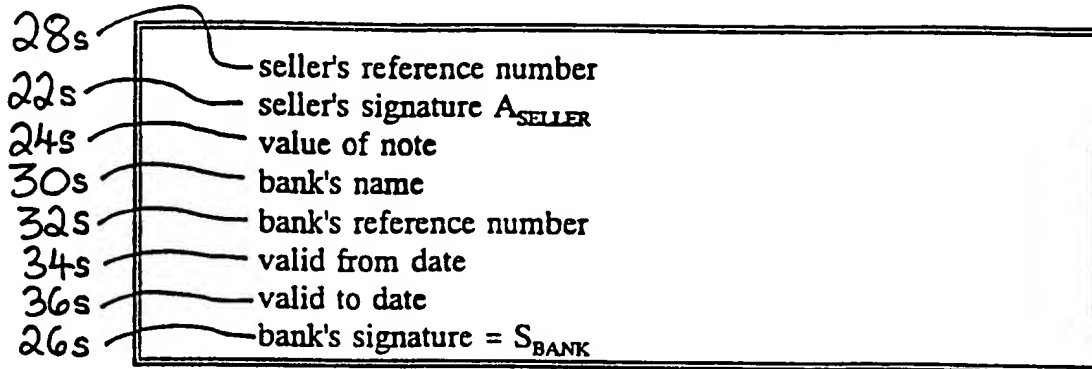


FIGURE 9

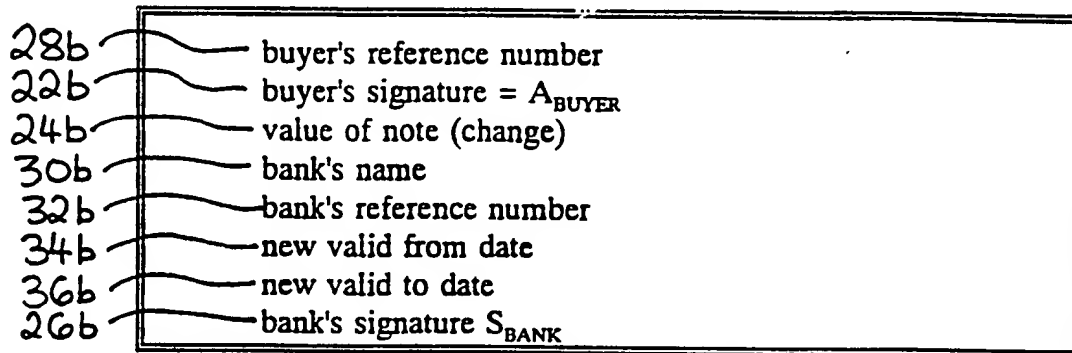


FIGURE 10

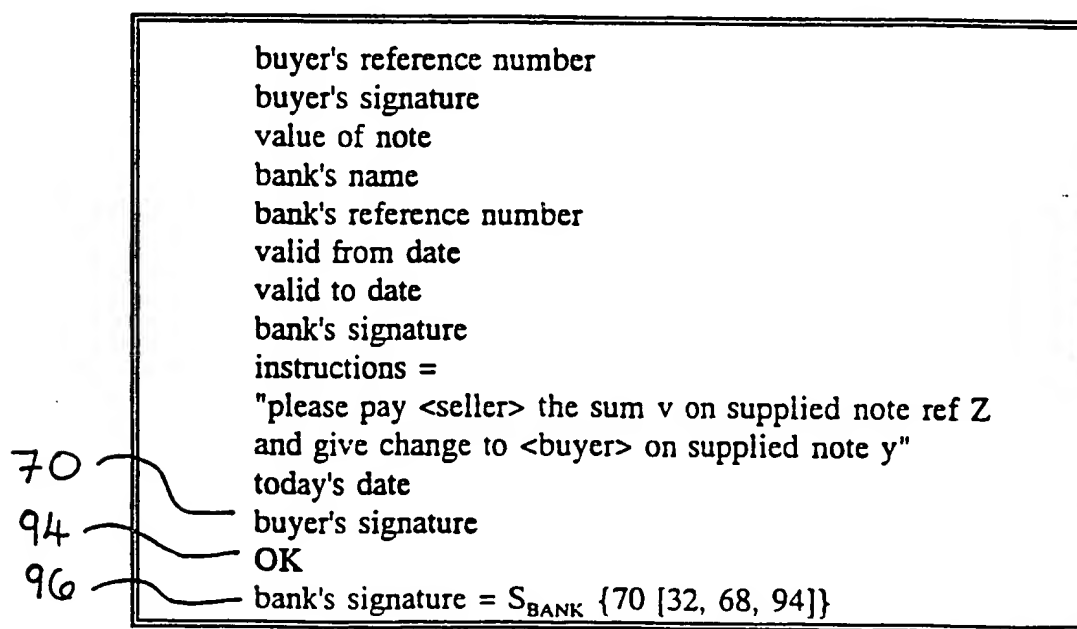


FIGURE 11

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buyer's reference number  
 buyer's signature  
 value of note  
 bank's name  
 bank's reference number  
 valid from date  
 valid to date  
 bank's signature  
 instructions: e.g.  
 "please give change on <note y> and  
 pay the sum v on <option note z>  
 to be exercised with receipt by <ex-date>  
 failing which refund the sum V on <note W>"  
 today's date  
 buyer's second signature

FIGURE 12

52 seller's reference number  
 54 seller's signature  $A_{\text{SELLER}}$   
 102 value of note  
 buyers note requirements:  
*Receipt Information (possibly empty)*  
 106 buyer's signature  $S_{\text{BUYER}} \{102 [52, 54, 104]\}$   
 104 valid to date <ex-date>

FIGURE 13

102 seller's reference number  
 seller's signature  
 value of note v  
 buyers requirement including receipt string:  
*Receipt of <value> by <name of buyer>*  
 buyer's signature  
 bank's name  
 bank's reference number  
 new valid from date  
 new valid to date <ex-date>  
 26 bank's signature  $S_{\text{BANK}}$   
 68 Instructions: e.g.  
 "please pay the sum v on <note q>  
 today's date  
 112 seller second signature  $S_{\text{SELLER}} \{102\}$   
 116 sellers receipt signature  $S_{\text{SELLER}} \{68\}$   
 114 buyers approval signature  $S_{\text{BUYER}} \{26\}$

FIGURE 17

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buyer's reference number  
 buyer's signature  $A_{\text{BUYER}}$   
 value of note  
 bank's name  
 bank's reference number  
 valid from date  
 valid to date  
 bank's signature =  $S_{\text{BANK}}$   
 instructions: e.g.  
 "please give change on <note y> and pay the sum  
 v on <note z>  
 to be exercised with receipt by <ex-date>  
 failing which refund the sum v on <note w>"  
 today's date  
 buyer's second signature =  $S_{\text{BUYER}}$   
 OK  
 bank's signature =  $S_{\text{BANK}}$

103

FIGURE 14

buyer's reference number  
 buyer's signature =  $A_{\text{BUYER}}$   
 value of note (change)  
 bank's name  
 bank's reference number  
 new valid from date  
 new valid to date  
 bank's signature =  $S_{\text{BANK}}$

69

FIGURE 15

28. seller's reference number  
 22. seller's signature =  $A_{\text{SELLER}}$   
 24. value of note = v  
 102 buyers note requirement with receipt string:  
     *Receipt of <value> by <name of buyer>*  
 106 buyer's signature =  $S_{\text{BUYER}}$   
 30. bank's name  
 32. bank's reference number  
 34. new valid from date  
 36. new valid to date = <ex-date>  
 26. bank's signature =  $S_{\text{BANK}}$

110

FIGURE 16